

corporate super proposal



1. who is //////ark total wealth?

Ark Total Wealth is an independently owned boutique Financial Planning practice which has been creating and implementing wealth and investment strategies for its individual and corporate clients for over 18 years. In holding its own Australian Financial Services License, Ark Total Wealth plays an autonomous role in advising clients on how they can build, manage and protect their wealth.

Ark Total Wealth strategies are holistic as they cover a range of asset classes and services, including property and equities, superannuation, debt, cash flow and risk management. Ark Total Wealth's strategic financial planning advice draws these elements into a comprehensive plan for their clients' future that is tailored to their specific situation, whether just getting started, building equity or planning for retirement.

In addition, Ark Total Wealth offers targeted advice in the fields of property consultancy, financial education, corporate superannuation and personal insurances, as a value-add service to a range of corporate clients ranging in size from 3 to 200+ employees.

1. Who is Ark Total Wealth?
2. What is Corporate Super?
3. What are the benefits to my business?
4. What are the benefits to my employees?
5. The Ark Total Wealth Difference
6. Where to from here?

2. what is /////corporate super?

As a legal requirement under the Superannuation Industry (Supervision) Act 1993, all employers are required to offer a 'default' superannuation fund for their employees. This is commonly known as a Corporate Superannuation Fund.

The introduction of 'choice' of superannuation on the 1st of July 2005 has increased the administration burden and complexity for employers as they are no longer paying into a single designated fund. This has resulted in many employees not taking a keen interest in their default superannuation fund option, despite advantages to both the employer and employee of using one.

If used correctly and efficiently the Corporate Superannuation fund can lessen the administrative burden on payroll and at the same time create value for both your business and its employees.



3. what are the benefits//// to my business?

A comprehensive analysis on your business's existing Corporate Super plan, including recommendations on a more appropriate and cost-effective structure.

Make only one SGC payment per payment cycle. No matter how many employees or superannuation funds you are required to make payments to.

On-site training for your payroll staff to ensure they are familiar with the new superannuation system and that their time spent processing future superannuation payments is minimized.

Attract and retain employees by giving them access to full financial planning advice on superannuation, personal insurance, wealth creation through property and shares, cashflow and debt management, and loans and financing.

Synergize and access networking opportunities with other businesses that are under the Ark Total Wealth Corporate Super banner

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A comprehensive analysis on your business's existing Corporate Super plan, including recommendations on a more appropriate and cost-effective structure.

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As an independently owned Financial Advisory company, we hold our own Australian Financial Services License. This enables Ark Total Wealth to negotiate with the full range of providers to find and integrate the best possible Corporate Super solution into your business.

It is important to understand if your business and its employees are extracting the greatest possible value from your corporate super plan. We achieve this by analyzing how your plan compares on a range of criteria including fees, ease of use, insurance coverage and service, with the goal of providing both your business and its employees with additional features, lower costs and simplified administration processes.



Make only one SGC payment per payment cycle. Regardless of how many employees or superannuation funds you are required to make payments to.

Choice of fund legislation introduced on the 1st of July 2005 requires private sector employers to make superannuation guarantee contribution (SGC) payments into a fund of choice nominated by the employee.

This legislative requirement can add considerable financial burden to your business, as payroll departments are required to spend excessive time:

1 Processing separate and individual SGC payments for each employee within the business

2 Making such individual payments to a multitude of different superannuation funds, each with different processing and paperwork requirements

3 Determining that each fund they make contributions to are complying superannuation funds



As part of our negotiation process, we ensure that your Corporate Super provider and not your payroll will act as a clearing house for SGC contributions for each employee under your business's plan.

We also ensure that this clearing house facility will apply equally for those employees whom do elect their own choice of fund.

As a result, your payroll department need only ever make one SGC payment per payment cycle to the Corporate Super provider, who will then apportion and allocate the funds accordingly, no matter how many employees you are required to make SGC payments for, or the number different super funds they have nominated.





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On-site training for your payroll staff to ensure they are familiar with the new superannuation system and that their time spent processing future superannuation payments is minimized.

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Once the new Corporate Super solution has been recommended, we make sure that the time and care is spent to effectively implement it into your business.

We ensure that representatives from the chosen provider will come and sit with your payroll staff and train them on the process and paperwork required to make sure the single SGC payment is received by the Corporate Super provider; and that this is distributed to the various underlying superannuation funds accurately and promptly.



Attract and retain employees by giving them access to full financial planning and wealth creation advice



Excessive staff turnover is the bane of any small to medium size business, and many employers seek to attract and retain key staff by providing them with a more holistic remuneration and benefits package than just their salary.

The appointment of an ATW adviser as a personal Financial and Wealth Consultant to each of your employees ensures that as long as they remain employees under your Corporate Super plan, they will benefit from professional financial advice other clients pay many thousands of dollars a year to receive.

As the relationship between an employee and the ATW Financial adviser develops, the relationship between the employee and you as the employer strengthens.

This is a significant benefit to your business as it attracts and retains employees, as they will only enjoy such discounted professional financial advice whilst under your employment and part of your Corporate Super plan.



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Synergize and access networking opportunities with other businesses that are under the Ark Total Wealth Corporate Superannuation banner

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At Ark Total Wealth we want to help actively grow your business in any way we can. As part of our service to you we want to understand exactly what it is you do, how you can bring benefit to other businesses, and more importantly how they can bring benefit to you.

Depending on the types of relationships you are looking to build or acquire, we will introduce you to other business owners and managers with whom you can develop JV's, strategic alliances, and partnerships that will open up new sales channels and revenue generating opportunities to you.

We specialize in linking like-minded and synergistic businesses together, and our process of discovery in relation to this begins from our very first meeting with you.

Whether you are in Information Technology, Recruitment, Advertising & Marketing, Financial Services, Real Estate, Venture Capital & Grants, Digital Media, Transport & Logistics, Health & Wellbeing, or Clothing & Fashion, our business contact networks are vast and we will help you map and facilitate business development opportunities on an ongoing basis.



4. what are the benefits//// to my employees?

Access to a more flexible and competitive fee structure than is provided by your existing Corporate Super provider

The ability to achieve further fee discounting as the total funds within the Corporate Super plan grow in value

The automatic establishment of Life Insurance/TPD up to \$800,000, and Salary Continuance insurance for incomes up to \$120,000 pa dependant on plan size

The assignment of an Ark Total Wealth adviser for personalized financial and wealth creation advice tailored to each employee's own situation

Ongoing education seminars conducted by Ark Total Wealth on a range of financial and wealth creation topics

Access to 'My Life' - a proprietary suite of online software applications that empowers your employees to explore and learn more about their current financial situation





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Access to a more flexible and competitive fee structure than is provided by your existing Corporate Super provider

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High fees have the ability to seriously erode an investors superannuation benefits and negatively impact returns. As part of the review and recommendation process we will ensure your employees pay the most competitive fee structure possible relative to the value and benefit they are able to extract from their Corporate Super structure.

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The ability to achieve further fee discounting as the total Corporate Super plan funds grow in value

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As the size of your recommended Corporate Super plan grows, further discounts in management fees will automatically be applied to employee accounts, reducing the overall costs associated with the plan for every employee new and old.





The automatic establishment of Life Insurance/TPD up to \$800,000, and Salary Continuance insurance for incomes up to \$120,000 pa dependant on plan size



Personal insurances are a key part of an individual's risk mitigation strategy as they help underwrite the investments undertaken by an investor, cover the cost of living expenses during periods of illness, and contribute to overall peace of mind.

However, the statistics around the under-insurance of Australian's are alarming:

- There is a 1 in 3 chance that an employee will need to be off work for at least 3 months due to illness or injury before they turn 65¹
- 1 in 2 men and 1 in 3 women will be diagnosed with cancer before the age of 85, and more than 60% will survive more than 5 years after diagnosis²
- Almost a third of the Australians who retire early, do so due to ill health and injury³
- 60% of Australian families with dependent children do not have adequate life insurance cover to look after their family for a year should the primary income earner die⁴
- 67% of employees aged 25 to 49 would be forced to rely on government welfare for financial support if they lost their income due to ill health or injury⁵
- 50% of those people surveyed with a mortgage or dependent children have no Salary Continuance protection, even though it requires over 1/3 of a family household's annual income to service the average home loan⁶

One of the major hurdles individuals face in obtaining adequate personal insurances is the often confusing array of insurance options on the market today. In addition to this, long application forms and complex time consuming financial and medical underwriting processes act as further barriers to entry.

As part of an Ark Total Wealth administered Corporate Super plan, employees will automatically be given life insurance of up to \$800,000 in the event of death or total and permanent disablement (dependant on plan size).

In addition to this, Income Protection or Salary Continuance policies for incomes of up to \$120,000 pa will be automatically established for each employee (dependant on plan size).

The above coverage does not require the completion of any application forms and is provided irrespective of the individual's personal financial or medical situation at competitive wholesale rates.

Should the employee wish to not take up this offer, or require more personalized insurance advice from an Ark Total Wealth adviser they may opt out at any time.

Such an inclusion as part of your Corporate Super plan will ensure your employees are financially covered in the event of death and illness or injury.

The auto acceptance nature of the cover is also an invaluable strategy for those individuals who wish to protect themselves insurance wise, but have been previously declined by insurance companies based on medical grounds.

¹ Institute of Actuaries of Australia, 2000: Interim Report of Disability Committee

² The Cancer Council Australia, www.cancer.org.au, April 2009

³ ABS, Retirement and Retirement Intentions Australia, August 2004 - June 2005, Catalogue no. 6238.0

⁴ Investment and Financial Services Association study. Money Magazine September 2005

⁵ Commisure Income Protection Insurance Study. Newspan - February 2005

⁶ Commisure Income Protection Insurance Study. Newspan - February 2005



The assignment of an Ark Total Wealth adviser for personalized financial and wealth creation advice tailored to each employee's own situation



As part of an ATW administered Corporate Super plan your employees will be assigned their own Financial Adviser who will be able to provide strategic and personalized advice on risk insurance needs and options, and superannuation planning and investment strategy.

In addition to this, employees are able to seek advice on debt and cashflow management, finance and loan structuring, property Investment, equities and managed funds, and have the above streams of advice combined into a comprehensive and detailed financial plan designed to advance them towards their future goals.

All of this including direct phone and email access, and face to face reviews are included for no added charge and is available to them as employees of your business and members of your Corporate Super plan.

Through working with your employees, we hope to facilitate major changes in increasing their financial literacy and understanding, so that they are able to be smart with money and confident and empowered in the financial decisions that they make in the future.



IN HOUSE EDUCATION
SEMINARS
SPECIFICALLY FOR
YOUR STAFF

x2
per year

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Ongoing education seminars conducted by Ark Total Wealth on a range of financial and wealth creation topics.

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ATW SEMINARS
AT WALSH BAY ON
WEALTH CREATION &
PROPERTY & LOAN
STRUCTURES

x12
per year

We want to dramatically shift the financial knowledge base of your employees and provide them with meaningful and practical education.

Our advisers will go out to your work place at a time that is convenient for your staff and hold education seminars on a range of topics for them at least twice a year. We will also stay back after each seminar to introduce ourselves to the attendees and answer any questions that they may have. If further or more in-depth discussions are required we will arrange to meet with your employee at our offices at a later date for a more personalized session.

In addition to this, Ark Total Wealth and its partner companies Pulse Property and Liquidity Finance hold a range of catered in-house seminars at least once a month on issues from Wealth Creation, Property Research and Mortgage and Loan structuring. These will be opened up to your employees via email invitation and often include a industry specific specialist guest speakers from Fund Managers, Research Houses, Banks and Property Developers.



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Access to ‘My Life’ - a proprietry suite of online software applications that empowers your employees to explore and learn more about their current financial situation

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Accessed by secure login from the Ark Total Wealth website and your own corporate website, ‘My Life’ is a proprietry suite of online software applications that empowers your employees to explore and learn more about their current financial situation.

Superannuation tracking, insurance coverage analysis, and a risk profile analysis will help your employee understand:

- To what extent they are underinsured given their current debt and lifestyle commitments
- What their future retirement shortfall beyond their superannuation savings will be, and alternative strategies they can consider to bridge that gap
- What their risk tolerance is when it comes to investing and what sort of investments may suit their particular needs

They are the able to forward the results from the above online analyses to an ATW Financial Adviser who will be able to address the questions and issues raised in further detail.

5. the ark total wealth ////////difference

An Ark Total Wealth administered Corporate Super plan is so much more than the management of your staffs' retirement benefits.

We look at each of our plans as an opportunity for our corporate members to enhance the offering and attractiveness of their companies to both existing and future staff, and to discover and establish new business opportunities and partnerships that increase revenue and expand their business's to new levels.

For the employees of your company, it is about providing them with a holistic and comprehensive strategy that will address their entire financial needs both now and in the future, and not just at retirement. It is about making sure their incomes and assets are protected against the often unavoidable spectre of ill-health. And it is about providing them with the financial education and literacy necessary to navigate life's twists and turns.

Our goal is to provide both you and your employees with the foundational and fundamental knowledge and advice that we have been providing to our clients for more than 18 year, for no more appreciable cost than is being charged on your existing Corporate Super plan.



A landscape photograph showing a vibrant green field in the foreground, stretching towards a horizon under a deep blue sky. A faint rainbow is visible on the left side of the horizon. The image occupies the left half of the page.

6. where to ////////from here

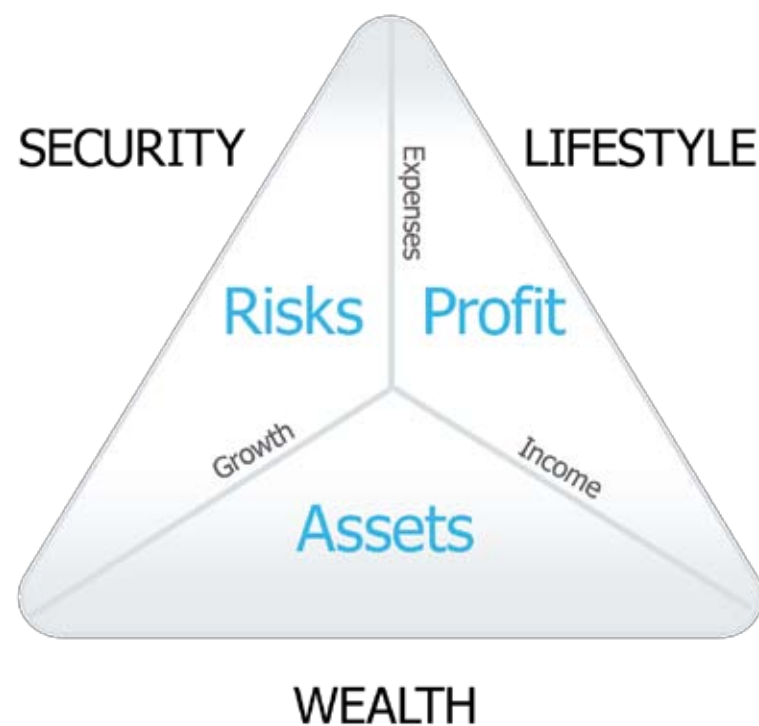
The next steps in relation to exploring the viability of an Ark Total Wealth administered Corporate Super plan for your business are as follows:

- 1) A meeting where we sit and discuss the contents of this document and answer any high level issues and questions that you may have in relation to it
- 2) From there we will need to be provided with details relating to your existing Corporate Super plan, so that we can go away, review and find tenders for a more competitive solution for your business
- 3) Once we have reviewed and analyzed your existing plan, we will present our findings and recommendations to you, going through each service, feature and fee/cost from both a quantitative a qualitative perspective
- 4) Once we have found and agreed on a more appropriate Corporate Super solution we will organize a meeting between you, ourselves, and the Corporate Super provider to discuss methods and processes required for implementation. Our key goal in this phase is to ensure that you and your staff experience minimized burden through the transition process

Concurrent to the above, we wish to understand your business model, what it is you do, and your future vision. The purpose of this is to begin suggesting ways that you may be able to synergize with other businesses under our umbrella, and provide referrals from our vast networks to you, so as to help further develop and grow your business.



taking you beyond what you thought possible...



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